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NOTICE OF ALLOWANCE AND FEE(S) DUE

7590 12/13/2010
WEBXCHANGE, INC.
222 STANFORD AVENUE
MENLO PARK, CA 94025

EXAMINER	
PHILLIPS, HASSAN A	
ART UNIT	PAPER NUMBER

2445
DATE MAILED: 12/13/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/863,704	05/23/2001	Lakshmi Arunachalam		1786

TITLE OF INVENTION: NETWORK TRANSACTION PORTAL TO CONTROL MULTI-SERVICE PROVIDER TRANSACTIONS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	03/14/2011

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail

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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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7590 12/13/2010

**WEBXCHANGE, INC.
222 STANFORD AVENUE
MENLO PARK, CA 94025**

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE-FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

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nonprovisional	NO	\$1510	\$300	\$0	\$1810	03/14/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS
PHILLIPS, HASSAN A	2445	709-203000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/147; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,

1

(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

2

3

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.111. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY AND STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.

☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____ Date _____

Typed or printed name _____ Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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EXAMINER

PHILLIPS, HASSAN A

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Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 178 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 178 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability**Application No.**

09/863,704

Applicant(s)

ARUNACHALAM, LAKSHMI

Examiner

HASSAN PHILLIPS

Art Unit

2445

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERIT IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to communications filed 9/22/10.
2. ☒ The allowed claim(s) is/are 78-117.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date 7/16/10
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/HASSAN PHILLIPS/
Primary Examiner, Art Unit 2445

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Lakshmi Arunachalam on December 3, 2010.

The application has been amended as follows:

1.-77. (cancelled)

78. (currently amended) A real-time on-line two-way transaction system, the system comprising:

a first server comprising memory and a processor;

a context manager executing on [[a]] the first server supporting a first web page on the World Wide Web, the context manager allowing access by a user from a multi-media device ~~from~~ through a Web application to a plurality of possible Web transactions from a plurality of Web merchants;

a user transaction manager in the Web application allowing the user to enter into a first transaction using a second web page;

an account settling manager in the Web application allowing the user to communicate with a payment program running on a second server remote from the first server, wherein the user can settle an account relating to the first transaction;

a switching component in the Web application that temporarily switches the user from the first server to the second server to allow settling of the account, wherein the user directly communicates with the payment program on the second server via an object router, the object router allowing the user to perform a real-time transaction ~~transact~~ from the Web application with at least one of the Web merchants, while providing interaction and management between the first and second servers.

79. (previously presented) The system of claim 78, wherein the switching component in the Web application switches the user back from the second server to the first server when the account is settled.

80. (previously presented) The system of claim 78, wherein the context manager also provides web advertising.

81. (previously presented) The system of claim 78, further comprising a routine in the Web application that redirects a user to a web page supported by a Web merchant running on a third server that offers additional possible Web transactions not visible on a web page on the first server.

82. (previously presented) The system of claim 78, further comprising a component in the Web application that monitors statistics and provides information about a Web

merchant based on past Web transactions from at least one Web application by that Web_merchant.

83. (currently amended) The system of claim 78, further comprising a component in [[a]] the Web application that monitors statistics and provides information about a user based on past Web transactions from at least one Web application by that user.

84. (previously presented) The system of claim 78, wherein the user transaction manager allows the user to enter into a second Web transaction from at least one Web application on a third web page, and wherein the user simultaneously settles the account for both the first and second Web transactions from at least one Web application.

85. (previously presented) The system of claim 78, further comprising a merchandise manager in a Web application tracking a particular category of merchandise for a particular Web user, the merchandise manager sending a message to a Web user when the particular category of merchandise is available.

86. (previously presented) The system of claim 78, wherein the second web page contains a link to at least one other web page.

87. (currently amended) A computer implemented method of permitting a real-time, online transaction by a user with at least one computing device on the World Wide Web, the method comprising:

presenting a first web page from a first server allowing a user to choose a Web transaction from a plurality of possible Web transactions;

presenting a second web page allowing the user to display the second web page on the computing device and to interactively enter into the Web transaction with a particular Web merchant;

switching the user transacting from a Web application ~~from~~ on the first server to a payment server remote from the first server allowing the user to interactively settle the Web transaction in real-time, wherein the user directly communicates from a user device to the payment server; and

allowing the user to perform the Web transaction ~~transact~~ from the Web application via an object router with the Web merchant, while providing interaction and management between the first server and the payment server.

88. (previously presented) The method of claim 87, further comprising switching the user from a Web application back from the payment server to the first server when the Web transaction is settled.

89. (previously presented) The method of claim 87, further comprising presenting a second web page allowing the user to interactively enter into a second Web transaction with a different particular Web merchant, and wherein the user interactively and simultaneously settles both Web transactions from at least one Web application.

90. (previously presented) The method of claim 87, further comprising notifying a Web user performing a Web transaction from a Web application when a particular item of merchandise is available.

91. (previously presented) The method of claim 87, wherein the second web page contains a link to at least one other web page.

92. (previously presented) The method of claim 87, wherein the first web page contains a link to at least one other web page.

93. (currently amended) A system for purchasing a vehicle on the World Wide Web, the system comprising:

a first server comprising memory and a processor;

a transaction manager system in a Web application running on [[a]] the first server presenting a first web page on the World Wide Web allowing a buyer to choose a category of vehicle;

a merchandise presentation system in the Web application for presenting a plurality of vehicles for sale in the category on a second web page;

a switching component in the Web application providing content to the buyer from a financing service, the content being located on a server remote from the first server, the switching component in the Web application routing a quote from the financing service to the buyer in real-time, the buyer directly communicating from a user device ~~to the processor~~ to the financing service;

a sales component in the Web application allowing the buyer to purchase the particular vehicle from the seller and obtain ~~obtaining~~ financing from the financing service in a real-time transaction; and

a communications component that includes an object router allowing the buyer to perform the real-time transaction ~~transact~~ from the Web application, while providing

interaction and management between the first server and the remote server, with at least one of the Web merchants.

94. (previously presented) The system of claim 93, wherein the financing service from a Web application provides real-time online approval over a service network atop the Web for the financing.

95. (previously presented) The system of claim 93, wherein the switching component in a Web application provides the financing service with information concerning the buyer.

96. (previously presented) The system of claim 93, further comprising a component in the Web application that monitors statistics and provides information about a Web merchant based on past Web transactions from at least one Web application by that Web merchant.

97. (previously presented) The system of claim 93, further comprising a component in a Web application that monitors statistics and provides information about a user based on past Web transactions from at least one Web application by that user.

98. (previously presented) The system of claim 93, wherein the third web page contains a link to at least one other web page.

99. (currently amended) A system for creating an online Web merchant, the system comprising:

a first server comprising memory and a processor;

a content manager running on [[a]] the first web server presenting a web page on the World Wide Web and allowing a user to choose a category of services in a Web application on the web page from a plurality of categories, the content manager also allowing a Web merchant to present a plurality of merchandise selections on a Web merchant web page, wherein the merchandise selections belong to at least one of said categories, the content manager also allowing a user to select one of the categories and switching the user to the merchant web page upon selection of a particular category from [[a]] the Web application;

a transaction manager in [[a]] the Web application allowing the user to enter into a real-time Web transaction with the Web merchant with respect to a first particular piece of merchandise, [[; and]] wherein the transaction manager switches the user to content from a web page provided by a transaction settlement service running on a second server remote from the first server, wherein the user can settle the Web transaction in real-time, and wherein the user directly communicates from a user device to the transaction settlement service; and

an object router module that allows the user to perform the real-time Web transaction from the Web application with at least one of the Web merchant merchants, while providing interaction and management between the first server and the second server transact.

100. (previously presented) The system of claim 99, further comprising a module in the Web application providing information concerning the Web merchant to the Web user.

101. (previously presented) The system of claim 99, further comprising a module in the Web application providing information concerning the Web user to the Web merchant.

102. (previously presented) The system of claim 99, wherein an advertisement is placed on the first web page.

103. (previously presented) The system of claim 99, wherein an advertisement is placed on the Web merchant web page.

104. (previously presented) The system of claim 99, wherein the transaction manager switches the Web user from a Web transaction from a Web application on a web page for a single product to the Web merchant web page.

105. (previously presented) The system of claim 99, wherein the first web page contains a link to the Web merchant web page.

106. (previously presented) The system of claim 99, wherein the content manager allows the user to select a second category of merchandise and the transaction manager allows the user to enter into a real-time Web transaction from a Web application for a second particular piece of merchandise different from the first particular piece of merchandise, and wherein the settlement service allows the user to simultaneously settle an account for both the first and second particular piece of merchandise.

107. (previously presented) The system of claim 99, further comprising a merchandise manager in a Web application for tracking a particular category of merchandise for a

particular Web user, the merchandise manager sending a message to a Web user when the particular category of merchandise is available.

108. (currently amended) A real-time online, two-way transaction system, operating on the World Wide Web, the system comprising:

a first server comprising memory and a processor;

a content manager executing on ~~[[a]]~~ the first server supporting a first web page on the World Wide Web, the content manager in a Web application on a web page allowing access by a user to a plurality of possible Web transactions from a plurality of Web merchants;

a user transaction manager allowing the user to enter into a first real-time Web transaction using a second web page, the user transaction manager in the Web application also allowing the user to enter into a second real-time Web transaction using a third web page;

an account settling manager in the Web application allowing the user to communicate with a payment program running on a second server remote from the first server, wherein the user can settle an account relating to the first Web transaction and the second Web transaction simultaneously;

a switching component in the Web application that temporarily switches the user from the first server to the second server to allow settling of the account in real-time, wherein the user communicates directly from a user device to the payment program ~~via an object router~~; and

an object router module allowing the user to perform the real-time Web transactions ~~transact~~ from the Web application with at least one of the Web merchants

while providing interaction and management between the first server and the second server.

109. (previously presented) The system of claim 108, wherein the switching component in the Web application switches the user back from the second server to the first server when the account is settled.

110. (previously presented) The system of claim 108, wherein the content manager in the Web application also provides web advertising.

111. (previously presented) The system of claim 108, further comprising a routine in the Web application that redirects a user to a web page supported by a Web merchant running on a third server that offers additional possible Web transactions not visible on a web page on the first server.

112. (previously presented) The system of claim 108, further comprising a component in a Web application that monitors statistics and provides information about a Web merchant based on past Web transactions from at least one Web application by that Web merchant.

113. (previously presented) The system of claim 108, further comprising a component in a Web application that monitors statistics and provides information about a Web user based on past Web transactions from at least one Web application by that Web user.

114. (previously presented) The system of claim 108, further comprising a module in the Web application allowing the Web user to receive information concerning the Web merchant.

115. (previously presented) The system of claim 108, further comprising a module in the Web application allowing the Web merchant to receive information concerning the Web user.

116. (previously presented) The system of claim 108, further comprising a merchandise manager in a Web application tracking a particular category of merchandise for a particular Web user, the merchandise manager sending a message to a Web user when the particular category of merchandise is available.

117. (previously presented) The system of claim 108, wherein either the second or third web page contains a link to some other web page.

REASONS FOR ALLOWANCE

The following is an examiner's statement of reasons for allowance: Applicant's claims "as a whole" have been amended to distinguish from the teachings of the cited art. More specifically, the art cited by the examiner fails to expressly disclose an object router allowing the user to perform a real-time transaction from the Web application with at least one of the Web merchants while providing interaction and management between the first and second servers, as similarly recited in independent claims 78, 87, 93, 99, and 108.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to HASSAN PHILLIPS whose telephone number is (571)272-3940. The examiner can normally be reached on M-F 9a-5:30p.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Caldwell can be reached on 571-272-3868. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/HASSAN PHILLIPS/
Primary Examiner, Art Unit 2445